

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William R. Fletcher
Debtor

Case No. 18-04165-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db +William R. Fletcher, 123 Willows Lane, Lake Ariel, PA 18436-4738
cr +Ariel Land Owners, Incorporated, c/o John J. Martin, 1022 Court Street,
Honesdale, PA 18431-1925
5115037 +Anthony Scottavia, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115038 +Broome County Real Property Tax Svc., 60 Hawley St., 2nd Floor, P.O. Box 1766,
Binghamton, NY 13902-1766
5131981 +County of Broome (New York), Broome County Attorneys Office, PO Box 1766,
Binghamton, NY 13902-1766
5115041 #+Fantine Rabier, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115043 +Jerold Summers, 123 Willow Lane, Lake Ariel, PA 18436-4738
5115044 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5115045 +Leticia, 123 Willow Lane, Lake Ariel, PA 18436-4738
5128382 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5118039 +M&T Bank, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, Pa. 18976-3403
5138905 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
5125091 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5115049 +The CBE Group, P.O. Box 126, Waterloo, IA 50704-0126
5115051 +Wayne County Tax Claim Bureau, County Courthouse, 925 Court St., Honesdale, PA 18431-1994

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5115036 +EDI: AMEREXPR.COM Mar 16 2020 23:03:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
5133546 EDI: BECKLEE.COM Mar 16 2020 23:03:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5115040 EDI: WFNNB.COM Mar 16 2020 23:03:00 Comenity Bank, Bankruptcy Department,
P.O. Box 182125, Columbus, OH 43218-2125
5136924 EDI: DIRECTV.COM Mar 16 2020 23:03:00 Directv, LLC, by American InfoSource as agent,
PO Box 5008, Carol Stream, IL 60197-5008
5115042 EDI: IRS.COM Mar 16 2020 23:03:00 Internal Revenue Service, Special Procedures Branch,
PO Box 7346, Philadelphia, PA 19101-7346
5115039 EDI: JPMORGANCHASE Mar 16 2020 23:03:00 Chase, PO Box 15298, Wilmington DE 19850
5115046 E-mail/Text: camanagement@mtb.com Mar 16 2020 18:58:35 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
5129430 E-mail/Text: camanagement@mtb.com Mar 16 2020 18:58:35 M&T Bank, PO Box 840,
Buffalo, NY 14240
5115047 +EDI: MID8.COM Mar 16 2020 23:03:00 Midland Funding, LLC, 2365 Northside Drive, Ste. 300,
San Diego, CA 92108-2709
5115519 +EDI: PRA.COM Mar 16 2020 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5115048 EDI: RMSC.COM Mar 16 2020 23:03:00 Synchrony Bank/Pay Pal, Attn: Bankruptcy Dept.,
P.O. Box 965060, Orlando, FL 32896-5060
5136479 EDI: AIS.COM Mar 16 2020 23:03:00 Verizon, by American InfoSource as agent,
PO Box 248838, Oklahoma City, OK 73124-8838
5115050 +EDI: VERIZONCOMB.COM Mar 16 2020 23:03:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +M&T Bank, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5115052* +William R. Fletcher, 123 Willows Lane, Lake Ariel, PA 18436-4738

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2020 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
John J. Martin on behalf of Creditor Ariel Land Owners, Incorporated jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
l@notify.bestcase.com
Mark J. Conway on behalf of Trustee Mark J. Conway (Trustee) info@mjconwaylaw.com,
connie@mjconwaylaw.com;mjc@mjconwaylaw.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Martin A Mooney on behalf of Creditor M&T Bank f/k/a Manufactures and Traders Trust Company
kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Steven P. Kelly on behalf of Creditor M&T Bank skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
Tullio DeLuca on behalf of Debtor 1 William R. Fletcher tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor M&T Bank wmiller@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 10

Information to identify the case:

Debtor 1

William R. Fletcher

Social Security number or ITIN xxx-xx-0112

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

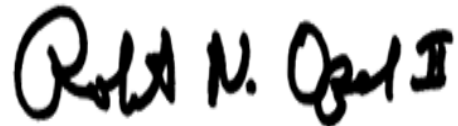
EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04165-RNO

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:William R. Fletcher
aka William Fletcher**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk3/16/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.